

STATE PLANNING GRANT (SPG) ON ACCESS TO HEALTH INSURANCE OVERVIEW, April 2002

SPG Accountable to Federal Government for:

1. Profile of Washington's uninsured
2. Options/strategies for improving access to affordable coverage and adequate benefits

Interim Report Due October 2001
Progress Report Due March 2002



Washington SPG Research Work

- ❑ **Profiles** -- Detailed profiles of the uninsured population are being matched to detailed profiles of the current coverage and care pathways, including rigorous analysis of the gaps, overlaps and barriers.
- ❑ **Strategies** -- Analysis of the strengths and weaknesses of a universe of potential coverage and access options is being cross-walked to a similar analysis of strategies historically tried or in place in Washington (including, where appropriate and achievable, quantifiable impacts of strategies on specific uninsured and at-risk populations).
- ❑ **Linkages** -- Detailed assessment is being conducted of the links between identified gaps, overlaps, and barriers to coverage and care (in specific populations and circumstances) and the analysis of improvement strategies.
- ❑ **Individual Affordability** -- Significant energy is being devoted to understanding what individuals can afford to pay for coverage and care, compared to the reality of what's available to them. We consider this a "lynchpin" issue for crafting future coverage and access strategies.
- ❑ **System Affordability** -- Significant effort is also focused on administrative simplification strategies and partnerships, including options for reducing the currently complex array of insurance products (while still maintaining choice and variety). Creating a more affordable system via strategies that avoid unnecessary costs, reduce provider administrative burden, and set the stage for effective consumer-driven buying is directly relevant to improving access.
- ❑ **Community Partnerships** -- Building partnerships with community-based efforts and organizations addressing related issues is also a focus of our work. Mutual understanding of the issues faced, the solutions contemplated, and the flexibilities and accountabilities needed on all sides are part of this work.

Washington SPG Status

- ❑ **Deliverables** -- Working titles of phase one research deliverables to be received from consultant team are:
 - Data for Assessing Access to Health Insurance Coverage in Washington State
 - Profile of the Uninsured: Targeting the Uninsured in Washington State *and* Income Adequacy and the Affordability of Health Insurance in Washington State
 - Potential Policy Options for Enhancing Access to Health Insurance Coverage
- ❑ **Time Extension** --Year extension approved.
- ❑ **Extension Activities:** Examples of activities include
 - Stakeholder input and feedback on research findings provided by the consultants
 - Refined quantitative analysis of findings based on public input
 - Partnership building regarding coverage and simplification strategies

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